

EXHIBIT J

0206196131

PAGE

##XXH1108DPCCSTM

07200400206196131

Last statement: June 20, 2004
 This statement: July 20, 2004
 Total days in statement period: 30

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 0206196131
 (9)

LAYNE L DREXEL
 1910 OLD CAPITAL TRL
 NEWARK DE 19711-6725

Direct inquiries to:
 Customer Service, 888
 973-7226

Wilmington Savings Fund Society, FSB
 838 Market Street
 Wilmington DE 19801

SUMMARY OF ACCOUNT BALANCES

| Account | Number | Ending Balance |
|----------------------------|------------|----------------|
| Plan Package Plus Interest | 0206196131 | \$2,184.05 |
| Market Index Savings | 0493878375 | \$4,663.63 |
| Statement Savings | 0496581240 | \$2,323.95 |

Plan Package Plus Interest

| | | | |
|-------------------|------------|--------------------|-------------|
| Account number | 0206196131 | | |
| Enclosures | 9 | | |
| Low balance | \$1,985.84 | | |
| Average balance | \$3,056.94 | Beginning bal | \$3,868.76 |
| Avg collect bal | \$3,006.00 | Total additions | 6,660.89 |
| Interest paid YTD | \$1.42 | Total subtractions | 8,345.60 |
| | | Ending balance | \$ 2,184.05 |

| Number | Date | Amount | Control |
|--------|-------|----------|----------------|
| 4354 | 06-21 | 154.22 | 00000050209590 |
| 4355 | 07-15 | 296.61 | 00000050034540 |
| 4356 | 07-14 | 377.70 | 00000050107940 |
| 4358 * | 07-16 | 1,200.00 | 00000050023550 |
| 4359 | 07-14 | 283.80 | 00000050131590 |
| 4360 | 07-19 | 148.78 | 00000010024360 |
| 4361 | 07-19 | 198.00 | 00000010044080 |
| 4362 | 07-15 | 97.17 | 00000050009910 |

[illegible]